### (19) World Intellectual Property Organization

International Bureau



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# (43) International Publication Date 18 August 2005 (18.08.2005)

### PCT

# (10) International Publication Number WO 2005/076523 A1

(51) International Patent Classification7:

H04L 9/32

(21) International Application Number:

PCT/SG2005/000026

- (22) International Filing Date: 28 January 2005 (28.01.2005)
- (25) Filing Language:

English

(26) Publication Language:

English

- (30) Priority Data: 200400555-9
- 5 February 2004 (05.02.2004) SG
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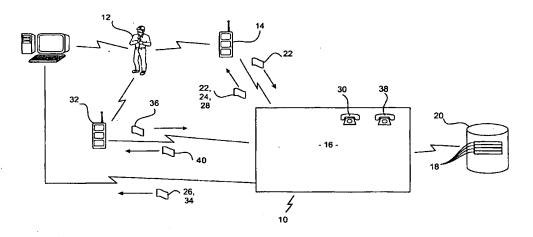
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

#### Declarations under Rule 4.17:

 as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ,

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR AUTHENTICATING THE IDENTITY OF A USER



(57) Abstract: A system (10) for authenticating the identity of a user (12) comprising a user (12) and an authenticating party (16), where the user (12) enters identifying information to a web page (42) associated with the authenticating party (16) along with details of a communication identifier, the authenticating party (16) generates a unique passkey and sends a communications message (44) including the unique passkey to the user (12) by way of the communication identifier, the user (12) then operable to enter a passkey using an appropriate mechansim provided for at the web page (42) and where the authenticating party (16) authenticates the identity of the user (12) in accordance with the result of a comparison between the passkey entered via the web page (42) and the generated unique passkey. The system can also be performed by entering information and receiving information via a second destination address. Further embodiments describe a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user.

O 2005/076523 A1

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CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VC, VN, YU, ZA, ZM, ZW, ARIPO patent (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AT, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG)

- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designation US
- as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii)) for the following designation US
- of inventorship (Rule 4.17(iv)) for US only

### Published:

with international search report

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